



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esq.
KML LAW GROUP, P.C.
216 Haddon Avenue, Ste. 406
Westmont, NJ 08108
PNC BANK, NATIONAL ASSOCIATION

In Re:
Debbie Brathwaite DEBTOR,
Frederick A. Towne CO-DEBTOR

Order Filed on September 23,
2016 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No: 14-26319 SLM

Chapter: 13

Hearing Date: September 14, 2016

Judge: Stacey L. Meisel

ORDER VACATING CO-DEBTOR STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: September 23, 2016

Honorable Stacey L. Meisel
United States Bankruptcy Judge

Upon the motion of PNC BANK, NATIONAL ASSOCIATION, under
Bankruptcy Code Sections 362(a) and 1301 (c) for relief from the automatic stay as to certain
property as hereinafter set forth, and for cause shown, it is

ORDERED that the co-debtor stay is vacated to permit the movant, its successors or
assignees, to institute or resume and prosecute to conclusion one or more actions in the court(s)
of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property More Fully Described as:

Land and premises commonly known as 108 N Watchung Dr, Hawthorne NJ 07506

- Personal Property More Fully Describes as:

It is further ORDERED that the movant may join the co-debtor in its action(s)
irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's
Sale (or purchaser's assignee) may take any legal action for enforcement of its right to
possession of the Property.

The movant shall serve this order on the co-debtor, any trustee and any other party who
entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Debbie Brathwaite
Debtor

Case No. 14-26319-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Debbie Brathwaite, 108 North Watchung Drive, Hawthorne, NJ 07506-2816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Loss Mitigation PNC Bank, NA bnicholas@kmllawgroup.com
Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Celine P. Derkrikorian on behalf of Creditor PNC Bank, National Association njecfmail@mwc-law.com
Christopher J. Balala on behalf of Debtor Debbie Brathwaite cbalala@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com
David L. Stevens on behalf of Debtor Debbie Brathwaite dstevens@scuramealey.com, cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 8